

The first phase of the electronic title process was implemented August 15, 2007. As with any new process, there is a transition period that we must get through in order to realize the full benefits of the process. Below are frequently asked questions and some common scenarios that hopefully, will provide some clarification for tax collector offices, dealers and lienholders.

### I. General Questions:

1. **What is the difference between an E-Title and an Electronic Lien Title?**

An “E-Title” is a title record that is being held in an Electronic status.

An “Electronic Lien Title” (ELT) is a title record that is being held in an Electronic status with a lien on the vehicle. The only difference between an E-Title and an Electronic Lien Title (ELT) is that there is a lien on the ELT. In both cases, a paper title has NOT been printed.

*For example, Jane Doe purchases a vehicle from a dealer and when the title application is processed, an electronic lien holder is chosen. The title is then held as an Electronic Lien Title. Jane then pays the vehicle off and the electronic lien holder releases the lien. The title status is then converted to an E-Title and remains so until a request for paper title is submitted.*

2. **Does the first phase of E-Title only affect Electronic Lien holders or all Lien holders?**

Phase I will only affect electronic liens. When the lien is satisfied, the title will remain electronic unless the owner’s mailing address on FRVIS is out of state or the ELT lien holder enters an out of state “mail-to” address when the lien is satisfied. An out of state address will result in a title being printed and mailed.

*For instance, a Georgia dealer pays off the electronic lien on a Florida titled vehicle. Once the ELT lien holder releases the lien, the Georgia dealer’s out of state mailing address can be entered by the lien holder and a paper title will be printed and mailed to the Georgia dealer.*

3. **A vehicle owner had an Electronic Lien Title and has satisfied the lien. The title is currently an E-Title. Can the owner apply for a fast title at the Tax Collector’s Office?**

Yes. The owner must present picture identification or send a representative with identification and a Power of Attorney plus the \$7 fee. This will be processed through the Print Electronic Title transaction.

4. **A vehicle owner had an Electronic Lien Title and satisfied the lien. The title is currently an E-Title. Can the owner request that the title be mailed to an address other than the mailing address on record through the DMV website?**

No. As a security measure, when the request to print the title is made through the **DMV website**, the title will be mailed to the primary owner’s address reflected on the DMV record. However, if the owner first changes the address on the DMV record, the title will be sent to the new address. If the owner has moved to an out of state address, verification of the new address such as a copy of their out of state driver’s license or a current utility bill with the address, must be submitted to have the DMV record changed so that the paper title will be mailed to the new address.

5. **A title is an E-Title and the owner has now requested the paper title to be printed but did not receive the paper title. Can a duplicate title be issued to the customer at no charge, and would a duplicate title application (HSMV 82101) be required?**

Once a paper title is printed, the same rules apply as they do to any paper title. We would need a completed HSMV 82101 and there would be no charge if the duplicate title were applied for within 180 (but not less than 20) days of the date of issue. If a return title stop is reflected on DMV records, an HSMV 82101 is not required.

6. **If an owner (seller) of a vehicle is selling to an individual (buyer) instead of a Florida dealer, can they also use the HSMV 82994 to sell it to the individual?**

Not at this time. Individual to individual sales are considered a casual sale. The seller must request a paper title to transfer the ownership to another individual. In the next phase, an owner will be able to sell their vehicle without having the paper title provided both the seller and purchaser are present in the tax collector's office at the time the transfer takes place.

7. **Can a customer call DMV on the phone and request an E-Title be printed?**

No. The customer must use the DMV website, located at [www.hsmv.state.fl.us/html/emt.htm](http://www.hsmv.state.fl.us/html/emt.htm), or visit their local Tax Collector's office.

8. **A title has an electronic lien, but the owner brings in a lien satisfaction from the lien holder. Can a paper title be printed for the \$7.00 Fast Title fee at a Tax Collector's Office?**

No. The ELT lien holder must satisfy the lien electronically.

9. **When a vehicle is being traded in, must a customer present the DMV letter indicating that the lien has been satisfied and the title is being held as an E-Title?**

No. The customer does not have to present the letter from DMV. The dealer will verify the title status at the time the vehicle is traded.

## **II. Dealer Questions:**

1. **How can I verify whether a title is an E-Title or an ELT?**

- Tag Talk
- <http://www.hsmv.state.fl.us> – Click on “Motor Vehicle Check”
- DMV Customer Service (850) 617-2000; request a PIN number for inquiries via telephone regarding ownership, lien and brand information.
- Electronic Filing System (EFS) dealers can retrieve the information online.
- Certified DMV vendors; for a list, call DMV Customer Service at (850) 617-2000.

2. **A vehicle has been traded into a dealership and the dealership has received the lien satisfaction letter showing that an electronic lien has been satisfied, what do I need to do with the letter?**

The letter should be maintained in the dealer's jacket. This letter is verification to the dealership that the lien has been satisfied.

3. **My customer is trading in a vehicle, but does not have the title. I have verified there is no lien recorded on the vehicle and there is no E-Title. Will I need to apply for a duplicate title and process the paperwork as usual?**

Yes. Your customer will need to complete a Duplicate Title Application (HSMV 82101) and the paperwork will be processed as usual.

4. **I have verified there is a lien, the lien holder has a paper title, and there is no electronic lien. Do I need the paper title to transfer ownership to a new buyer?**

Yes. The lien holder will need to mail you the paper title.

5. **A vehicle has been traded to a dealership, and the dealer has paid off the electronic lien. Will DMV mail the lien satisfaction letter to the customer who traded the vehicle?**

In the case where a title is electronic because the lien is with an ELT participant, the dealer would pay off the lien and request that the dealership's address be shown as the mail-to address. The letter would then be mailed to the address provided by the dealer to the lienholder at the time the lien was satisfied. The letter would only be mailed to the customer if the dealer did not provide a mail-to address.

6. **If there is an electronic lien on the title, would the dealer need to wait for a paper title to be printed before ownership can be transferred to a new retail purchaser or to another dealer?**

If the lien is electronic, a paper title will not be printed when the lien is satisfied. Once verification is received that the lien is satisfied, the dealer can transfer ownership to another dealer or retail purchaser.

Ownership can be transferred to the dealer, by having the customer trading the vehicle complete an HSMV 82994 (Rev. 04/07). Reassignments may continue through Florida dealers by using HSMV 82994 (Rev. 01/03). The HSMV 82994 (Rev. 01/03) will also be used to transfer ownership to the retail purchaser.

NOTE: Please pay special attention to the different revision dates mentioned in this write-up. We want dealers to use HSMV 82994 (Rev. 01/03) on these subsequent reassignments until current stock of this form is depleted, after which we will begin using only the form 82994 (Rev. 04/07).

The purchaser would complete HSMV 82040 and all other required documentation and this would be submitted to the tag agency to apply for title.

If the retail purchaser does not have a lienholder, or if the lienholder is **not** an ELT participant, a paper title will be issued. If the retail purchaser **has a lienholder that is an ELT participant**, the title will remain electronic.

7. **Do I need a paper title to sell the vehicle through a Florida auction?**

There may be occasions where the auction will require a paper title. In those cases, the documentation you have completed at the initiation of the trade-in process will dictate in whose name the title will be printed.

- If the customer that traded the vehicle completed form HSMV 82995 (Secure Power of Attorney), the dealer may have the title printed in the owner's name through their local tax collector's office. The dealer would then use the HSMV 82995 to complete the transfer on the paper title.
- If the customer that traded the vehicle completed form HSMV 82994 (Rev. 04/07), the title must be applied for in the dealer's name by submitting HSMV 82040, in the dealer's name, along with HSMV 82994 (Rev. 04/07).

8. **Do I need a paper title to sell a vehicle to an out of state resident that will be titling and registering the vehicle in their own state?**

Yes, a paper title will need to be provided to the purchaser if the vehicle is to be titled out of state. The documentation you have completed at the initiation of the trade-in process will dictate in whose name the title will be printed.

- If the customer that traded the vehicle completed form HSMV 82995 (Secure Power of Attorney), the dealer may have the title printed in the owner's name through their local tax collector's office. The dealer would then use the HSMV 82995 to complete the transfer on the paper title.
- If the customer that traded the vehicle completed form HSMV 82994 (Rev. 04/07), the title must be applied for in the dealer's name by submitting HSMV 82040, in the dealer's name, along with HSMV 82994 (Rev. 04/07).

9. **Will the previous revision of HSMV 82994 (Rev. 01/03) be acceptable to use when selling a vehicle with an E-Title or is it mandatory that the revised HSMV 82994 (Rev. 04/07) be used?**

The new revision HSMV 82994 (Rev. 04/07) **must** be used when the title is an E-Title or an Electronic Lien Title for the first reassignment. Once the seller (your customer) signs the HSMV 82994 (Rev.04/07), the dealer will then use the HSMV 82994 (Rev. 01/03) to reassign the ownership to another dealer or retail purchaser.

10. **If the customer that traded the vehicle did not complete an HSMV 82994 (Rev. 04/07) reassigning ownership to the dealer, but the customer did complete form HSMV 82995, and the dealership wants to keep the title electronic, can the dealership complete the HSMV 82994 (Rev. 04/07) for the customer?**

Yes. The dealer may use the HSMV 82995 to reassign ownership to the dealer and transfer the odometer disclosure onto the HSMV 82994 (Rev. 4/07). Reassignments may continue through Florida dealers by using HSMV 82994 (Rev. 01/03).

NOTE: If a subsequent dealer that the title was reassigned to sells the vehicle to an out of state customer or decides to sell the vehicle at auction and needs to obtain a paper title, the dealer the vehicle was last reassigned to, must take title in their name. The dealer must submit an HSMV 82040, in the dealer's name, along with ALL HSMV 82994s.

### III. Lienholder Questions:

1. **There is no lien currently on the vehicle and the title is being held in the customer's name electronically.**

My customer is borrowing money from me. The title is an Electronic Title (E-Title) and there are no liens on the vehicle. How do I add my lien now since the customer does not have the title?

- A. This first thing you must do is verify that the title status is an E-Title. You may verify this information in many ways:

- Tag Talk
- <http://www.hsmv.state.fl.us> – Click on “Motor Vehicle Check”
- DMV Customer Service (850) 617-2000; request a PIN number for inquiries via telephone regarding ownership, lien and brand information.
- Electronic Filing System (EFS) dealers can retrieve the information online.

- Certified DMV vendors; for a list call DMV Customer Service at (850) 617-2000.
- B. Print the information found.
- C. Once you see that the title is an E-Title, have your customer sign the HSMV 82139 Notice of Lien.
- D. Submit the HSMV 82139, the printout of the title status and a check for \$28.75 to the Tax Collector's office. The lien will be added and show you as the lienholder.

In this scenario, you will not submit a paper title.

If you are an Electronic Lienholder participant, the new title will be held electronically and will be considered an Electronic Lienholder Title. Otherwise, the title will be mailed to you as the lienholder.

2. **There is a lien with another financial institution and the title is being held electronically as an Electronic Lienholder Title; and you are paying off the lien for your customer.**

This first thing you must do is:

- A. Verify that the title status is an Electronic Lienholder Title. You may verify this information in many ways as noted above in #1.
- B. Print the information found.
- C. Once you see that the title is an Electronic Lienholder Title, have your customer sign the HSMV 82139 Notice of Lien.
- D. Pay the other financial institution and request the lien satisfaction notice be sent to your company. Within 24 to 48 hours after DMV receives the lien satisfaction from that Electronic Lienholder, the title status on DMV records will convert to an E-Title.
- E. Submit the HSMV 82139, the printout of the title status and a check for \$28.75 to the Tax Collector's office. The lien will be added and show you as the lienholder.

In this scenario, you will not submit a paper title.

If you are an Electronic Lienholder participant, the new title will be held electronically and will be considered an Electronic Lienholder Title. Otherwise, the title will be mailed to you as the lienholder.

3. **There is a lien with another financial institution, the title is paper and you are paying off the lien for your customer.**

- A. Pay the other financial institution and request the title to be mailed to you.
- B. Submit the HSMV 82139, the title and a check for \$28.75 to the Tax Collector's office. The lien will be added and show you as the lienholder.

If you are an Electronic Lienholder participant, the new title will be held electronically and will be considered an Electronic Lienholder Title. Otherwise, the title will be mailed to you as the lienholder.

# ELECTRONIC TITLE FLOW CHART

